



THE DELUGE

By DAVID GRAHAM PHILLIPS, Author of "THE COST" and "THE DELUGE"

Copyright 1905 by the DODGE PUBLISHING COMPANY

CHAPTER XX.—Continued.

"If anything disagreeable should be said or done this evening here," she said, "I want you to promise me that you'll restrain yourself, and not say or do any of those things that make me—that jar on me. You understand?"

"I am always myself," replied I. "I can't be anybody else."

"But you are—several different kinds of self," she insisted. "And please—this evening don't be that kind. It's coming into your eyes and chin now."

I had lifted my head and looked round, probably much like the leader of a horned herd at the scent of danger.

"Is this better?" said I, trying to look the thoughts I had no difficulty in getting to the fore whenever my eyes were on her.

Her smile rewarded me. But it disappeared, gave place to a look of nervous alarm, of terror even, at the rustling, or, rather, bustling, of skirts in the hall—there was war in the very sound, and I felt it. Mrs. Ellersly appeared, bearing her husband as a dejected trailer invisibly but firmly coupled. She acknowledged my salutation with a stiffened nod, ignored my extended hand. I saw that she wished to impress upon me that she was a very grand lady indeed; but, while my ideas of what constitutes a lady were at that time somewhat fogged by my snobbishness, she failed miserably. She looked just what she was—a mean, bad-tempered woman, in a towering rage.

"You have forced me, Mr. Blacklock," said she, and then I knew for just what purpose that voice of hers was best adapted—"to say to you what I should have preferred to write. Mr. Ellersly has had brought to his ears matters in connection with your private life that make it imperative that you discontinue your calls here."

"My private life, ma'am?" I repeated. "I was not aware that I had a private life."

"Anita, leave us alone with Mr. Blacklock," commanded her mother. The girl hesitated, bent her head, and with a cowed look went slowly toward the door. There she paused, and, with what seemed a great effort, lifted her head and gazed at me. How I ever came rightly to interpret her look I don't know, but I said: "Miss Ellersly, I've the right to insist that you stay." I saw she was going to obey me, and before Mrs. Ellersly could repeat her order I said: "Now, madam, if any one accuses me of having done anything that would cause you to exclude a man from your house, I am ready for the liar and his lie."

As I spoke I was searching the weak, bad old face of her husband for an explanation. Their pretense of outraged morality I rejected at once—it was absurd. Neither up town nor down, nor anywhere else, had I done anything that any one could regard as a breach of the code of a man of the world. Then, reasoned I, they must have found some one else to help them out of their financial troubles—some one who, perhaps, has made this insult to me the price, or part of the price, of his generosity. Who? Who hates me? In instant answer, up before my mind flashed a picture of Tom Langdon and Sam Ellersly arm in arm entering Lewis' office. Tom Langdon wishes to marry her; and her parents wish it, too; he is the man she was confessing to me about—these were my swift conclusions.

"We do not care to discuss the matter, sir," Mrs. Ellersly was replying, her tone indicating that it was not fit to discuss. And this was the woman I had hardly been able to treat civilly, so nauseating were her fawnings and flatterings!

"So!" I said, ignoring her and opening my batteries full upon the old man. "You are taking orders from Mowbray Langdon. Why?"

As I spoke, I was conscious that there had been some change in Anita. I looked at her. With startled eyes and lips apart, she was advancing toward me.

"Anita, leave the room!" cried Mrs. Ellersly harshly, panic under the command in her tones.

I felt rather than saw my advantage, and pressed it.

"You see what they are doing, Miss Ellersly," said I.

She passed her hand over her eyes, let her face appear again. In it there was an energy of repulsion that ought to have seemed exaggerated to me then, knowing really nothing of the true situation. "I understand now!" said she. "Oh—it is—loathsome!"

And her eyes blazed upon her mother.

"Loathsome," I echoed, dashing at my opportunity. "If you are not merely a chattel and a decoy, if there is any womanhood, any self-respect in you, you will keep faith with me."

"Anita!" cried Mrs. Ellersly. "Go to your room!"

I had, once or twice before, heard a tone as repulsive—a female dive-keeper hectoring her wretched white slaves. I looked at Anita. I expected to see her erect, defiant. Instead, she was again wearing that cowed look.

"Don't judge me too harshly," she said pleadingly to me. "I know what is right and decent—God planted that too deep in me for them to be able to uproot it. But—oh, they have broken my will! They have broken my will! They have made me a coward, a thing!" And she hid her face in her hands and sobbed.

Mrs. Ellersly was about to speak. I could not offer better proof of my own strength of will than the fact that I, with a look and a gesture, put her down. Then I said to the girl:

"You must choose now! Woman or things—which shall it be? If it is woman, then you have me behind you and in front of you and around you. If it is things—God have mercy on you! Your self-respect, your pride are gone—for ever. You will be like the carpet under his feet to the man whose creature you become."

She came and stood by me, with her back to me.

"If you will take me with you now," she said, "I will go. If I delay, I am lost. I shall not have the courage. And I am sick, sick to death of this life here, of this hideous wait for the highest bidder."

Her voice gained strength and her manner courage as she spoke; at the end she was meeting her mother's gaze without flinching. My eyes had followed her, and my look was taking in both her mother and her father. I had long since measured them, yet I could scarcely credit the confirmation of my judgment. Had life been smooth and comfortable for that old couple, as it was for most of their acquaintances and friends, they would have lived and died regarding themselves, and regarded, as well-bred, kindly people, of the finest instincts and tastes. But calamity was putting to the test the system on which they had molded

me, to enter and go slowly. Whenever a lamp flashed in at us, I had a glimpse of her progress toward composure—now she was drying her eyes with the bit of lace she called a handkerchief; now her bare arms were up and with graceful fingers she was arranging her hair; now she was straight and still, and soft, fluffy material with which her wrap was edged drawn close about her throat. I shifted to the opposite seat, for my nerves warned me that I could not long control myself, if I stayed on where her garments were touching me.

I looked away from her for the pleasure of looking at her again, of realizing that my overwrought senses were not cheating me. Yes, there she was, in all the luster of that magnetic beauty I can not think of even now without an upblazing of the fire which is to the heart what the sun is to a blind man dreaming of sight. There she was on my side of the chasm that had separated us—alone with me—mine—mine! And my heart dilated with pride. But a moment later came a sense of humility. Her beauty intoxicated me, but her youth, her fineness, so fragile for such rough hands as mine, awed and humbled me.

"I must be very gentle," said I to myself. "I have promised that she shall never regret. God help me to keep my promise! She is mine, but only to preserve and protect."

And that idea of responsibility in possession was new to me—was to have far-reaching consequences. Now that I think of it, I believe it changed the whole course of my life.

She was leaning forward, her elbow on the casement of the open window of the brougham, her cheek against her hand; the moonlight was glistening on her round, firm forehead and on her serious face. "How far, far away from—everything it seems here!" she said, her voice tuned to that soft, clear light, "and how beautiful it is!" Then, addressing the moon and the shadows of the trees rather than me: "I wish

to argue with any woman in such circumstances would be dangerous; to argue with her would have been fatal. To reason with a woman is to flatter her, to expect of her weakness and herself of strength. I told the chauffeur to turn about and go slowly up town. She settled back into her corner of the brougham. Neither of us spoke until we were passing Grant's tomb. Then she started out of her secure confidence in my obedience, and exclaimed: "This is not the way!" And her voice had in it the hasty call-to-arms.

"No," I replied, determined to push the panic into a rout. "As I told you, our future shall be settled to-night. That in my time for finality."

A pause, then: "It has been settled," she said, like a child that feels, yet denies, its impotence as it struggles in the compelling arms of its father. "I thought until a few minutes ago that I really intended to marry you. Now I see that I didn't."

"Another reason why we're not going to your uncle's," said I.

She leaned forward so that I could see her face. "I can not marry you," she said. "I feel humble toward you, for having misled you. But it is better that you—and I—should have found out now than too late."

"It is too late—too late to go back," I said.

"Would you wish to marry a woman who does not love you, who loves some one else, and who tells you so and refuses to marry you?" She had tried to concentrate enough scorn into her voice to hide her fear.

"I would," said I. "And I shall. I'll not desert you, Anita, when your courage and strength shall fail. I will carry you on to safety."

"I tell you I can not marry you," she cried, between appeal and command. "There are reasons—I may not tell you. But if I might, you would—would take me to my uncle's. I can not marry you!"

"That is what conventionality bids you say now," I replied. And then I gathered myself together and in a tone that made me hate myself as I heard it, I added slowly, each word sharp and distinct: "But what will conventionality bid you say to-morrow morning, as we drive down toward Fifth avenue, after a night in this brougham?"

I could not see her, for she fell back into the darkness as sharply as if I had struck her with all my force full in the face. But I could feel the effect of my words upon her.

Full fifteen minutes of that frightful silence before she said: "I will go where you wish." And she said it in a tone that makes me wince as I recall it.

I called my partner's address up through the tube. Again that frightful silence, then she was trying to choke back the sobs. A few words I caught: "They have broken my will—they have broken my will."

My partner lived in a big, gray-stone house that stood apart and commanded a noble view of the Hudson and the Palisades. It was, in the main, a reproduction of a French chateau, and such changes as the architect had made in his model were not positively disfiguring, though amusing.

(To be Continued.)

Reform School for Rich Boys

The Maison Paternelle at Mettray, near Tours, France, where the sons of rich people between the ages of 12 and 21 are incarcerated because they are unmanageable at home, is a curious institution.

We were greeted at the entrance with a frontage of iron bars, says a writer in the Fortnightly Review. No bell was rung; our guide noiselessly inserted a gigantic key and we entered a large hall.

A long row of locked doors greeted us on each side, and a gallery running around the top of the hall repeated the same thing. "These are their rooms," said our guide in an awful whisper. "They are shut up in there now—they must not hear us."

This gruesome hall oppressed one with a sense of doom and despair quite indescribable. No windows, no air from the skylight overhead. "They are permitted to go out only in charge of a keeper for one hour in the day; but I will show you how things have been arranged for them," he added. "There is, I believe, one room vacant at the moment."

A small, bare cell, just big enough to contain the narrow bed, small writing table two chairs and a minute chest of drawers and washstand. Iron

tube, to enter and go slowly. Whenever a lamp flashed in at us, I had a glimpse of her progress toward composure—now she was drying her eyes with the bit of lace she called a handkerchief; now her bare arms were up and with graceful fingers she was arranging her hair; now she was straight and still, and soft, fluffy material with which her wrap was edged drawn close about her throat. I shifted to the opposite seat, for my nerves warned me that I could not long control myself, if I stayed on where her garments were touching me.

I looked away from her for the pleasure of looking at her again, of realizing that my overwrought senses were not cheating me. Yes, there she was, in all the luster of that magnetic beauty I can not think of even now without an upblazing of the fire which is to the heart what the sun is to a blind man dreaming of sight. There she was on my side of the chasm that had separated us—alone with me—mine—mine! And my heart dilated with pride. But a moment later came a sense of humility. Her beauty intoxicated me, but her youth, her fineness, so fragile for such rough hands as mine, awed and humbled me.

"I must be very gentle," said I to myself. "I have promised that she shall never regret. God help me to keep my promise! She is mine, but only to preserve and protect."

And that idea of responsibility in possession was new to me—was to have far-reaching consequences. Now that I think of it, I believe it changed the whole course of my life.

She was leaning forward, her elbow on the casement of the open window of the brougham, her cheek against her hand; the moonlight was glistening on her round, firm forehead and on her serious face. "How far, far away from—everything it seems here!" she said, her voice tuned to that soft, clear light, "and how beautiful it is!" Then, addressing the moon and the shadows of the trees rather than me: "I wish

to argue with any woman in such circumstances would be dangerous; to argue with her would have been fatal. To reason with a woman is to flatter her, to expect of her weakness and herself of strength. I told the chauffeur to turn about and go slowly up town. She settled back into her corner of the brougham. Neither of us spoke until we were passing Grant's tomb. Then she started out of her secure confidence in my obedience, and exclaimed: "This is not the way!" And her voice had in it the hasty call-to-arms.

"No," I replied, determined to push the panic into a rout. "As I told you, our future shall be settled to-night. That in my time for finality."

A pause, then: "It has been settled," she said, like a child that feels, yet denies, its impotence as it struggles in the compelling arms of its father. "I thought until a few minutes ago that I really intended to marry you. Now I see that I didn't."

"Another reason why we're not going to your uncle's," said I.

She leaned forward so that I could see her face. "I can not marry you," she said. "I feel humble toward you, for having misled you. But it is better that you—and I—should have found out now than too late."

"It is too late—too late to go back," I said.

"Would you wish to marry a woman who does not love you, who loves some one else, and who tells you so and refuses to marry you?" She had tried to concentrate enough scorn into her voice to hide her fear.

"I would," said I. "And I shall. I'll not desert you, Anita, when your courage and strength shall fail. I will carry you on to safety."

"I tell you I can not marry you," she cried, between appeal and command. "There are reasons—I may not tell you. But if I might, you would—would take me to my uncle's. I can not marry you!"

"That is what conventionality bids you say now," I replied. And then I gathered myself together and in a tone that made me hate myself as I heard it, I added slowly, each word sharp and distinct: "But what will conventionality bid you say to-morrow morning, as we drive down toward Fifth avenue, after a night in this brougham?"

I could not see her, for she fell back into the darkness as sharply as if I had struck her with all my force full in the face. But I could feel the effect of my words upon her.

Full fifteen minutes of that frightful silence before she said: "I will go where you wish." And she said it in a tone that makes me wince as I recall it.

I called my partner's address up through the tube. Again that frightful silence, then she was trying to choke back the sobs. A few words I caught: "They have broken my will—they have broken my will."

My partner lived in a big, gray-stone house that stood apart and commanded a noble view of the Hudson and the Palisades. It was, in the main, a reproduction of a French chateau, and such changes as the architect had made in his model were not positively disfiguring, though amusing.

(To be Continued.)

Reform School for Rich Boys

The Maison Paternelle at Mettray, near Tours, France, where the sons of rich people between the ages of 12 and 21 are incarcerated because they are unmanageable at home, is a curious institution.

We were greeted at the entrance with a frontage of iron bars, says a writer in the Fortnightly Review. No bell was rung; our guide noiselessly inserted a gigantic key and we entered a large hall.

A long row of locked doors greeted us on each side, and a gallery running around the top of the hall repeated the same thing. "These are their rooms," said our guide in an awful whisper. "They are shut up in there now—they must not hear us."

This gruesome hall oppressed one with a sense of doom and despair quite indescribable. No windows, no air from the skylight overhead. "They are permitted to go out only in charge of a keeper for one hour in the day; but I will show you how things have been arranged for them," he added. "There is, I believe, one room vacant at the moment."

A small, bare cell, just big enough to contain the narrow bed, small writing table two chairs and a minute chest of drawers and washstand. Iron

EXAMPLE OF TRUE CHIVALRY.

Modern Lover Proves Himself Equal to Heroes of the Past.

There was a moment of profound silence. He was the first to speak. "You are richer than I am," he faltered, with emotion.

She bowed her head, replying nothing. But now the true nobility of his character manifested itself.

"Yet for all that I am no better than you are!" he cried, and folded her to his breast.

And when, her conscience accusing her, she tried to tell him that not only her father but four of her uncles were Pittsburgh millionaires, he sealed her lips with kisses, and would hear nothing—Puck.

THE REORGANIZED NEW YORK LIFE INSURANCE COMPANY.

The new Board of Trustees of the New York Life Insurance Company, chosen by the policyholders under the Armstrong laws, has taken charge of the company's affairs and has begun the work of reorganization.

In choosing the principal officers of the company, the Board has adhered to the idea that a life insurance company should be managed by life insurance men. The new president is Darwin P. Kingsley, a college bred man of good New England stock, who has been in the company's service in a variety of capacities for a period of nearly twenty years. In the parlance of life insurance, he "began with the rate book" and has advanced step by step up to his present position.

The first vice president of the company is Thomas A. Buckner, who has served the company for more than a quarter of a century,—indeed has never had any other business connection.

Associated with these men are others long trained in the company's service, each an expert in his own department of work. Wm. E. Ingersoll, who has for many years had charge of the company's great business in Europe, is one of the second vice presidents, and will continue at the head of the company's office in Paris.

Rufus W. Weeks, who has been in the company's service for nearly forty years, ranks next to Mr. Buckner as vice president, and continuous as chief actuary of the company.

The policyholders have expressed their belief in this company in no uncertain terms. The upheaval in life insurance within the last two years has resulted in a great deal of misunderstanding and policyholders, alarmed on matters which were not very clear to them, have been disposed to give up their contracts at a heavy sacrifice.

This has not been true in the New York Life to any great extent. The company had \$2,000,000,000 insurance on its books when the life insurance investigation began, and while the laws of the State of New York now do not permit any company to write over \$150,000,000 a year (which is about one-half the New York Life formerly held), the company's outstanding business still exceeds \$2,000,000,000.

Policyholders generally will be still further reassured by this action of the Board, as it places at the head of the company to protect their interests men of thorough training and unexceptionable character.

The Mules Understood.

A story is told of Senator Knute Nelson, who spent some of his early years in a logging camp. He there discovered the necessity of certain emphatic language in order to make mules move. "All varieties" of tongues were in demand in that camp: Scandinavian, German, Italian—but none of the words used seemed to have the explosive force to adjust the tempo of the mule to the desired pace. Along came a strapping Irishman, who used some popular expletives, usually indicated in print by blank, blank, or ———. The mules moved! "There's a language all mules understand," said the Irishman—"and it's not me mother tongue, ayther,"—Joe Mitchell Chapple, in National Magazine.

Historic Island for Sale.

Raasay island, in the Inner Hebrides, which lies between the mainland of Scotland and the Isle of Skye, has fallen to find a purchaser at the upset price of \$225,000 placed upon it. Its name is the Scandinavian for "the place of the red deer," and the shootings, with the mansion house and grounds at the southern end, constitute the chief value of the island. Near the northern end are the ruins of Brochel castle, the residence of its ancient lairds, the MacLeods. In Celtic lore Raasay has a place and in English literature it is mentioned in Samuel Johnson's "Journey to the Western Islands of Scotland."

DOCTOR'S FOOD TALK

Selection of Food One of the Most Important Acts in Life.

A Mass. doctor says: "Our health and physical and mental happiness are so largely under our personal control that the proper selection of food should be, and is one of the most important acts in life."

"On this subject, I may say that I know of no food equal in digestibility, and more powerful in point of nutrition, than the modern Grape-Nuts, four heaping teaspoons of which is sufficient for the cereal part of a meal, and experience demonstrates that the user is perfectly nourished from one meal to another."

"I am convinced that the extensive and general use of high class foods of this character would increase the term of human life, add to the sum total of happiness and very considerably improve society in general. I am free to mention the food, for I personally know of its value."

Grape-Nuts food can be used by babes in arms, or adults. It is ready cooked, can be served instantly, either cold with cream, or with hot water or hot milk poured over. All sorts of puddings and fancy dishes can be made with Grape-Nuts. The food is concentrated and very economical, for four heaping teaspoons are sufficient for the cereal part of a meal. Read the little book, "The Food to Wellville," in pgs. "There's a Real Food."

Gov. Folk on Home Trade.

"We are proud of our splendid cities and we want them to increase in wealth and population and we also want our country town to grow. We wish the city merchants to build up, but we also desire the country merchants to prosper. I do not believe in the mail order citizen. If a place is good enough for a man to live in and make his money in, it is good enough for him to spend his money in."

SAFEGUARD THE HOME

GOOD CITIZENS ARE THE BULWARK OF THE NATION.

EDUCATION AND PROTECTION

Two Vital Things to Be Considered by Those Who Would See the Greatest Progress and Advancement.

Where is found the greatest advancement and civilization there is also found among the people the highest type of fealty and love of home. The American homes are the most substantial pillars of the nation's greatness, and in American citizenship is found the bulwark of our republican government.

Where the home life is ideal, there is found genuine patriotism which is always commensurate with the enlightenment and the domestic happiness of the people. How important it is then that every safeguard be thrown about the home, which is the hotbed where are produced for development all the strength that is necessary for the perpetuation of a government and the maintenance of a nation's greatness.

The student who will study into conditions of the countries that are continually wrecked by internal turmoil, such as Russia and the Central American republics, will discover the homes are far from ideal homes, and that there is an absence of the love of country that should be found in the hearts of its citizens. There is a duty due to the generations growing and to come. The duty is to surround the home with such environments as will make it attractive and develop in the growing youth the highest qualities of manhood and womanhood. Where the people are oppressed by monarchy and feudalism there is no incentive to develop the highest state of home life. In America where all are upon an equal plane and opportunities are open to every citizen, and where the people are secure in their rights to homes, there is every reason why each one should make the greatest endeavor to found for himself and his progeny a residence place that will be sure from intrusion and be an incentive to higher mental and social development.

Education is all important and no other country in the world offers to all such glorious advantages to receive enlightenment as does the United States. It is important that the home be located near good schools. Good schools are generally found where there are good homes and good towns. The quality of citizenship of a community can generally be gaged by the standard of its educational institutions. It is important to the home builder that the town wherein he is located or which he may reside near, be a progressive place. And the better that this town be, the better will be its educational facilities for the youth. It is essential to the great good of a community that it be realized by all residing within it that the more wealthy it can be made, the greater will be its advantages both as to education and otherwise. By support to home institutions the home is made better in every way. Patriotic citizens will make it their first aim to be loyal to their own home interests and then their state and nation. One who is loyal to home is generally faithful in the performance of all the duties that good citizenship implies.

Importance of Good Roads.

The town that has good roads leading to it is blessed. Surely there is no more disagreeable thing, nor anything more adverse to the business interests of a place than impassable boggy roads. There is a little excuse in the well settled community for poor roads. It may in the beginning be somewhat expensive to put the roads in order, but in the end it will prove that the saving in wear and tear on wagons and horses will well repay all the additional expense. And to the town good roads are almost vital. The average farmer would rather drive three or four miles farther to a town over good roads than do his trading when it is necessary to go hub deep in mud to the nearer place.

Contrary to Home Building.

Trade is the life of the agricultural town. Any system that diverts this trade is injurious to the community. Here lies the evils of the mail order system. By drawing the trade from the towns, the principal support goes, and with its going disappears the employment for the people, the school system, and the churches and all the advantages that the town affords to the people of the community. Not alone this but home markets are destroyed and the farmer finds the value of his land reduced. Have the importance of home trading and home support instilled into the minds of the farmers in general, and there will be a rapid falling off of the catalogue house patronage.

Who Makes the Town?

The editor of the paper at Coyle, Okla., asks in large letters, "Who makes the town?" To make a town requires the work of many people. It is surely not the man who earns his wages in the town and then spends his earnings elsewhere; not the farmer who sells his produce to the home merchant and then takes the money to the express or post office and sends it to the Chicago mail order house for the goods he needs; nor the minister who is paid for preaching by the business interests of the place, and spends his spare time in working up grocery clubs for an outside concern. No, brother, these men do not make towns.

Gov. Folk on Home Trade.

"We are proud of our splendid cities and we want them to increase in wealth and population and we also want our country town to grow. We wish the city merchants to build up, but we also desire the country merchants to prosper. I do not believe in the mail order citizen. If a place is good enough for a man to live in and make his money in, it is good enough for him to spend his money in."

Must Do the Work.

A new regulation in Victoria, Australia, makes it an offense for a substance to be sold in that state as a disinfectant unless it will, when used as directed, kill the germs of disease, and the explicit direction for its use must appear on each bottle or wrapper. The total imports of disinfectants into the commonwealth of Australia amounts to about \$250,000 a year.

NO-TIME FOR STUDY.

People Who Are Either Too Busy or Too Indolent for Self-Improvement.

That person who takes no interest in affairs of his fellow men, who fails to keep himself informed as to what is transpiring around him, is far from being either progressive or well-informed. These days when papers and magazines are so plentiful and so cheap, there is little excuse for the average person not keeping closely in touch with events, and particularly keeping enlightened as to what is transpiring that may affect his own individual interests.

One of the great beauties, and an extraordinary privilege of our American form of government, is the right of every citizen to take a part in public affairs and particularly in governmental transactions. How many follow party leaders, perhaps blindly, and too late find that they made errors through not having understood the situation? How many who are negligent in the study of measures that are brought up for consideration both by state and national legislative bodies, and too late find that unwise laws were enacted that directly oppressed certain classes to the advantage of others? How many people are gathered in by alluring promises made in the finely printed literature sent broadcast through the country for the purpose of exploitation of fraudulent stock companies, just through not keeping informed as to the means and methods employed by schemers to entrap the unwary? It is conservatively estimated that each year more than \$50,000,000 are taken from the earnings of the people just through the operations of fraudulent mining, oil, insurance and like concerns. It would be impossible for the people careful readers of the newspapers and the magazines, the pages of which are filled with accounts of the doings of "get-rich-quick" schemes.

These days there is every opportunity for self-improvement. Rural deliveries carry papers to the most remote farms, and telephones connect the farmhouses in the average community. If the people were only to utilize the means so close at hand, and to take the time to read, and examine into such propositions as interest them, there would be less cause for complaint on the part of those who perchance get their "fingers blistered." It is evident from the success that exploiters of schemes meet with, that the majority of people lack good business judgment, or that they are blinded by some inherent gambling desire. It is always a safe plan to avoid any investment that offers more than legitimate returns on an investment. Any proposition that will pay even ten per cent. a year, and where the principal is secured, can find all the capital that may be required for its operation, without calling upon the general public. It is only the uncertain kind of investments, the ones that are a "gamble," such as mining, and the like, that are most prominent in the advertising columns of the papers. The basis on which the promoters work, is the inclination of the people to seek great returns for little money. It is the same sentiment that allows numerous establishments located in different parts of the country to dispose of cheap goods at enormous profits through holding out to the people the promise of extraordinary values. The well-informed man will avoid all kinds of investment schemes that are designed to draw money from the pockets of the people, and will also refuse to buy any "pigs in bags," it matters not whether the matter of barter be stocks and bonds or the necessities of life.

A Horse Hint.

In the bluish dusk of the mild, sweet May evening the suburbanite squinted the horse gravely.

"Look here," said a florist, "no wonder your grass and shrubbery don't thrive. That is no way to water them. Hold the hose high. Don't aim it at them like a gun, man."

"No?" said the other. "Why not?"

"Because," said the florist, "grass and flowers must be watered as nature does it. You must imitate rain with your hose. That's the idea. Up in the air it'll point it toward the sky. Let the spray descend gently in its shower. Now you'll get results."

Killing the Small Towns.

It is impossible to build up towns without there being business to employ the people who reside in them. The mail order system of doing business is killing off the small town, and as a result the farmers residing near them suffer by having a poor market, and poor schools and other blessings of the kind that go with the live town. Not alone this but farm values are kept down.

Misfits in Songs.

"I'm going to see a new American play to-night," she was saying. "It's by an English author. All the best American plays these days are written by English authors."

"I hope they are more